

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joshua A. Sanderson
Rukmani L. Sanderson
Debtors

Case No. 15-01114-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 318

Page 1 of 2
Total Noticed: 16

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db/jdb
cr +Joshua A. Sanderson, Rukmani L. Sanderson, 401 Chestnut Street, Marysville, PA 17053-1129
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
cr +Shea Quinn, 119 E. Main Street, Shiremanstown, pa 17011-6312
4630576 +Citizens Bank, N.A., f/k/a RBS Citizens, N.A., 10561 Telegraph Road,
Glen Allen, VA 23059-4577
4620845 +Daniel Santucci Esquire, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510
4620846 +First Horizon Home Loa, First Tennessee Bank Attn: Bankruptcy, Po Box 1469,
Knoxville, TN 37901-1469
4620847 +Killian & Gephardt, Box 886, Harrisburg, PA 17108-0886

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4628406 EDI: AIS.COM Feb 02 2017 19:08:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4629998 +EDI: STFC.COM Feb 02 2017 19:08:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,
Denver, CO 80237-3485
4620843 Fax: 888-777-2057 Feb 02 2017 19:15:32 Cco Mortgage Corp., 10561 Telegraph Rd,
Glen Allen, VA 23059
4620841 +EDI: STFC.COM Feb 02 2017 19:08:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,
4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
4620844 +EDI: CAUT.COM Feb 02 2017 19:08:00 Chase Auto, Attn:National Bankruptcy Dept,
Po Box 29505, Phoenix, AZ 85038-9505
4620849 +EDI: MID8.COM Feb 02 2017 19:08:00 Midland Funding, 8875 Aero Drive,
San Diego, CA 92123-2255
4620851 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 02 2017 19:12:02 Receivable Management,
7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
4637981 +E-mail/Text: bncmail@w-legal.com Feb 02 2017 19:11:44 The Bank of New York Mellon,
C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
4620852 +EDI: WFFC.COM Feb 02 2017 19:08:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4620848 KML Law Group PC
4620842* +Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor,
Denver, CO 80237-3485
4620850* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,
Lewisville, TX 75067)

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

David L. Lutz on behalf of Creditor Shea Quinn terryd@hhrllaw.com, lutz@hhrllaw.com
Joshua I Goldman on behalf of Creditor The Bank of New York Mellon, Et Al...
bkgroupp@kmlawgroup.com, bkgroupp@kmlawgroup.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Mary F Kennedy on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
mary@javardianlaw.com, tami@javardianlaw.com
Sean Patrick Quinlan on behalf of Joint Debtor Rukmani L. Sanderson spqesq@hotmail.com,
lesliebrown.paralegal@gmail.com
Sean Patrick Quinlan on behalf of Debtor Joshua A. Sanderson spqesq@hotmail.com,
lesliebrown.paralegal@gmail.com
Thomas I Puleo on behalf of Creditor The Bank of New York Mellon, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:Debtor 1 Joshua A. Sanderson

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4584**

EIN --_-----

Debtor 2 Rukmani L. Sanderson

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7420**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:15-bk-01114-MDF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joshua A. Sanderson

Rukmani L. Sanderson

**By the
court:**February 2, 2017Honorable Mary D. France
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.